ABSTRACT

A process and system for integrating information stored in at least two disparate databases. The stored information includes consumer transactional information. According to the process and system, at least one qualitative variable which is common to each database is identified, and then transformed into one or more quantitative variables. The consumer transactional information in each said database is then converted into converted information in terms of the quantitative variables. Thereafter, an integrated database is formed for predicting consumer behavior by combining the converted information from the disparate databases.

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